

# Home Energy Loan Program

## NET ZERO HOMES

### What are net zero homes?

Net zero homes produce the same amount of clean energy (wind, solar, or geothermal) as the house uses, in other words:

$$\text{energy produced} - \text{energy used} = 0$$

To meet their energy needs through renewable energy, net zero homes are up to 80% more energy efficient than the average new home. Every part of the house is designed to ensure consistent temperatures throughout, prevent drafts, and filter indoor air to reduce dust and allergens. The result is exceptional energy performance and comfort, which all adds up to a better living experience.

### Net zero homes may include:

- Highly efficient building exterior, including enhanced insulation for exterior walls, floors, and roof, and an airtight seal around the building.
- Greener design, such as facing south to collect more heat from the sun and strategic placement of windows.
- Energy efficient, and properly sized heating, ventilation, and air conditioning equipment. Examples include a tankless water heater, a high efficiency furnace, or a heat pump.
- Energy efficient lighting and appliances (such as EnergyStar).
- Solar panels that generate power for lighting, heating, cooling, hot water, and appliances.

### Net zero homes can be achieved through renovations

The Canadian Home Builders Association's Net Zero Home Labelling Program sets requirements for achieving net zero through large scale renovations as well as tools and resources for builders and homeowners. Some homes can more easily achieve net zero than others, as it depends on the age, size and existing materials of a home.

The Home Energy Loan Program will provide a maximum loan of up to \$60,000 for a renovation that expects to reduce its current energy consumption by 50% or more (based on the EnerGuide audit). That's an extra \$20,000 above the maximum loan of \$40,000 for home renovations that do not meet this criteria.

Learn more about the HELP program at [saskatoon.ca/HelpHome](https://saskatoon.ca/HelpHome)

### Benefits of a net zero home

#### A net zero home will:

- Lower your utility bills for years to come.
- Better protect against weather extremes, power outages, and rising energy costs.
- Be more comfortable due to more efficient heating, cooling and ventilation systems.
- Be healthier as a result of a filtered fresh air system that improves air quality and reduces allergens.
- Reduce pollution and greenhouse gas emissions from your home.

To learn more about net zero renovations please visit the [Canadian Home Builders Association website](https://www.chba.ca/).

Source: [Canadian Home Builders' Association](https://www.chba.ca/), [Better Homes TO](https://www.betterhomes.ca/) and [Natural Resources Canada](https://www.nrcan.gc.ca/)